

Information to identify the case:

Debtor 1	Robert C Strain	Social Security number or ITIN	xxx-xx-8896
	First Name Middle Name Last Name	EIN	--
Debtor 2	Dina C Strain	Social Security number or ITIN	xxx-xx-1713
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-15632-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert C Strain

Dina C Strain

8/9/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Robert C Strain
Dina C Strain
DebtorsCase No. 12-15632-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 35

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

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+Robert C Strain, Dina C Strain, 2213 Shamrock Lane, Millville, NJ 08332-3662
 +Powers Kirn LLC, 728 Marne Highway, Moorestown, NJ 08057-3128
 +American Student Assistance Guarantor, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2567
 +American Student Assistance Guarant, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2567
 +DTA Solutions, 9428 Baymeadows Road, Suite 360, Jacksonville, FL 32256-7961
 Equifax, PO Box 30272, Tampa, FL 33630-3272
 +Experian, PO Box 2002, Allen, TX 75013-2002
 +Fay Servicing, LLC, Bankruptcy Department, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
 Federal National Mortgage Assoc., (Fannie Mae) c/o Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047
 Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 +Seterus Inc., 14523 Sw Millikan Way Street, Beaverton, OR 97005-2352
 +TransUnion, PO Box 2000, Chester, PA 19022-2000

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 512832542
 513297452
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 513179231
 512942211
 512977329
 513148557
 512845434
 512832553

E-mail/Text: usanj.njbankr@usdoj.gov Aug 09 2017 22:31:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 09 2017 22:31:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 +EDI: DRIV.COM Aug 09 2017 22:23:00 Santander Consumer USA, Inc., P.O. Box 562088, Suite 900-North, Dallas, TX 75247, UNITED STATES 75356-2088
 +E-mail/Text: bknotices@conduent.com Aug 09 2017 22:32:01 ACS/Dept of Education, 501 Bleeker Street, Utica, NY 13501-2401
 EDI: PHINAMERI.COM Aug 09 2017 22:23:00 Americredit Financial Services, Inc., PO Box 183853, Arlington TX 76096
 EDI: PHINAMERI.COM Aug 09 2017 22:23:00 AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, Texas 76096
 EDI: BANKAMER2.COM Aug 09 2017 22:23:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
 EDI: BANKAMER.COM Aug 09 2017 22:23:00 FIA Card Services, PO Box 982235, El Paso, TX 79998-2235
 +EDI: OPHSUBSID.COM Aug 09 2017 22:23:00 Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 EDI: CAPITALONE.COM Aug 09 2017 22:23:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 +EDI: CITICORP.COM Aug 09 2017 22:23:00 Citi Card, PO Box 6500, Sioux Falls, SD 57117-6500
 EDI: DISCOVER.COM Aug 09 2017 22:23:00 Discover Card, PO Box 71084, Charlotte, NC 28272-1084
 EDI: ECMC.COM Aug 09 2017 22:23:00 ECMC, P. O. BOX 16408, ST. PAUL, MN 55116-0408
 EDI: RMSC.COM Aug 09 2017 22:23:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 +EDI: PHINAMERI.COM Aug 09 2017 22:23:00 GM Financial, PO Box 181145, Arlington, TX 76096-1145
 EDI: RESURGENT.COM Aug 09 2017 22:23:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 E-mail/Text: bknotices@conduent.com Aug 09 2017 22:32:00 MHEAC, c/o ACS, PO BOX 22724, LONG BEACH, CA 90801-5724
 +EDI: OPHSUBSID.COM Aug 09 2017 22:23:00 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 +EDI: OPHSUBSID.COM Aug 09 2017 22:23:00 PHARIA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 EDI: DRIV.COM Aug 09 2017 22:23:00 SANTANDER CONSUMER USA, P.O. BOX 560284, DALLAS, TX 75356-0284
 +EDI: DRIV.COM Aug 09 2017 22:23:00 Santander Consumer USA, PO Box 961245, Dallas, TX 76161-0244

TOTAL: 21

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District/off: 0312-1

User: admin
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Page 2 of 2
Total Noticed: 35

Date Rcvd: Aug 09, 2017

512927349* +DTA Solutions, 9428 Baymeadows Road, Suite 360, Jacksonville, FL 32256-7961
516502048* +Fay Servicing, LLC, Bankruptcy Department, 440 S. LaSalle Street, Suite 2000,
Chicago, IL 60605-5011
513189988 ##Seterus, Inc., PO Box 7162, Pasadena, CA 91109-7162

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

Carrie J. Boyle on behalf of Joint Debtor Dina C Strain cboyle@mpadlaw.com,
cjbecf@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com;r62202@notify.bestcase.com
Carrie J. Boyle on behalf of Debtor Robert C Strain cboyle@mpadlaw.com,
cjbecf@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com;r62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor PROF-2013-M4 Legal Title Trust II, by U.S. Bank
National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM
Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com;mhazlett@mortoncraig.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mortoncraigecef@gmail.com;mhazlett@mortoncraig.com
Joni L. Gray on behalf of Debtor Robert C Strain joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;r39848@notify.bestcase.com
Joni L. Gray on behalf of Joint Debtor Dina C Strain joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;r39848@notify.bestcase.com
Leonard R. Wizmur on behalf of Joint Debtor Dina C Strain lwizmur@mpadlaw.com,
lwizmur@comcast.net;kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r
62202@notify.bestcase.com
Leonard R. Wizmur on behalf of Debtor Robert C Strain lwizmur@mpadlaw.com,
lwizmur@comcast.net;kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r
62202@notify.bestcase.com
William M.E. Powers on behalf of Creditor Federal National Mortgage Association
ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Federal National Mortgage Association
ecf@powerskirn.com

TOTAL: 14